

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darrell G. Schabowsky
Christine E. Schabowsky
Debtors

Case No. 14-01944-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db/jdb +Darrell G. Schabowsky, Christine E. Schabowsky, 636 Cortland Drive, York, Pa 17403-9732
4515639 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4481054 +DGS enterprises, 636 Cortland Dr., York, PA 17403-9732
4481055 Direct Merchants Bank, Cardmember Services, PO Box 30258, Salt Lake City, UT 84130-0258
4481058 +FanaticFitness, 636 Cortland Dr., York, PA 17403-9732
4481063 +Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
4519296 +Lakeview Loan Servicing, LLC, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4483313 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4481068 +PNC Bank, 2730 Liberty Ave., Pittsburgh, Pennsylvania 15222-4747
4481069 Service Central, NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
4481057 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: F&M Bank, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4481047 +EDI: CITICORP.COM Jun 10 2020 23:43:00 AT&T Universal Card, PO Box 6248, Sioux Falls, SD 57117-6248
4481048 +EDI: CITICORP.COM Jun 10 2020 23:43:00 AT&T Universal Card, PO Box 6248, Sioux Falls, South Dakota 57117-6248
4481046 +EDI: AMEREXPR.COM Jun 10 2020 23:43:00 American Express, PO Box 981537, El Paso, Texas 79998-1537
4532619 EDI: BECKLEE.COM Jun 10 2020 23:43:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4481049 EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank of America, PO Box 982235, El Paso, Texas 79998-2235
4481050 +EDI: CAPITALONE.COM Jun 10 2020 23:43:00 Capital One Bank, PO Box 30253, Salt Lake City, Utah 84130-0253
4481056 EDI: DISCOVER.COM Jun 10 2020 23:43:00 Discover Financial Services, PO Box 15316, Wilmington, Delaware 19850
4485388 EDI: DISCOVER.COM Jun 10 2020 23:43:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
4481059 EDI: RMSC.COM Jun 10 2020 23:43:00 GECRB/Care Credit, PO Box 965036, Orlando, Florida 32896-5036
4485377 +E-mail/Text: ebn@heritagevalleyfcu.org Jun 10 2020 19:47:12 Heritage Valley Federal Credit Union, 2400 Pleasant Valley Road, York Pa 17402-9624
4481061 +E-mail/Text: ebn@heritagevalleyfcu.org Jun 10 2020 19:47:12 Heritage Valley Federal Credit Union, PO Box 3617, York, Pennsylvania 17402-0637
4481060 +E-mail/Text: ebn@heritagevalleyfcu.org Jun 10 2020 19:47:12 Heritage Valley Federal Credit Union, PO Box 3617, York, PA 17402-0637
4481064 EDI: IRS.COM Jun 10 2020 23:43:00 Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
4481051 EDI: JPMORGANCHASE Jun 10 2020 23:43:00 Chase Bank USA, PO Box 15298, Wilmington, Delaware 19850
4481065 +EDI: RMSC.COM Jun 10 2020 23:43:00 Lowe's/GECRB, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
4481067 E-mail/Text: camanagement@mtb.com Jun 10 2020 19:46:40 M & T Bank, 1100 Wehrle Drive, Buffalo, New York 14221-7748
4481066 E-mail/Text: camanagement@mtb.com Jun 10 2020 19:46:40 M & T Bank, Attn: Cbd Team, PO Box 900, Millsboro, Delaware 199660900
4533337 EDI: PRA.COM Jun 10 2020 23:43:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4501727 EDI: Q3G.COM Jun 10 2020 23:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4481052 Citicards, Box 6500
4481053 Sioux Falls, South Dakota 57117
4481062* +Heritage Valley Federal Credit Union, PO Box 3617, York, Pennsylvania 17402-0637
TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 2 Christine E. Schabowsky cjulius@ljacobsonlaw.com, creed@ljacobsonlaw.com/egreene@ljacobsonlaw.com;r63089@notify.bestcase.com

Chad J. Julius on behalf of Debtor 1 Darrell G. Schabowsky cjulius@ljacobsonlaw.com, creed@ljacobsonlaw.com/egreene@ljacobsonlaw.com;r63089@notify.bestcase.com

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com

Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com

Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC pabk@logs.com

Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Darrell G. Schabowsky**
First Name Middle Name Last Name
Debtor 2 **Christine E. Schabowsky**
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:14-bk-01944-HWV

Social Security number or ITIN xxx-xx-5147
EIN -----

Social Security number or ITIN xxx-xx-4280
EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darrell G. Schabowsky

Christine E. Schabowsky

By the
court:

6/10/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.